

In re:  
Randi Barroso  
Debtor

Case No. 23-10190-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 23, 2023

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2023:

Recip ID	Recipient Name and Address
db	Randi Barroso, 242 Yankee Road, Lot 345, Quakertown, PA 18951
14750571	+ AMERICAN HERITAGE F.C.U., 280 N. WEST END BLVD., QUAKERTOWN, PA 18951-2347
14750586	H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798
14750580	+ Innovis Data Solutions, 250 E. Broad St., Columbus, OH 43215-3708
14750581	+ Innovis Data Solutions, Inc., 221 Bolivar Street, Jefferson City MO 65101-1572
14750575	PPL ELECTRIC UTILITY, 827 HAUSMAN RD., ALLENTOWN, PA 18104-9392
14750584	+ TransUnion Corporation, 1510 Chester Pike, Crum Lynne, PA 19022-1471

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mwglaw@msn.com	Jan 24 2023 00:20:00	MICHAEL W. GALLAGHER, M.W. Gallagher Esquire, 600 West Germantown Pike, Suite 400, Plymouth Meeting, PA 19462
tr	EDI: BTPDERSHAW.COM	Jan 24 2023 11:37:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Jan 24 2023 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 24 2023 11:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2023 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Jan 24 2023 00:20:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14750572	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 24 2023 00:20:00	CHRYSLER CAPITAL, P.O. BOX 660335, DALLAS, TX 75266-0335
14750573	+ Email/Text: payroll@exactsciences.com	Jan 24 2023 00:20:00	EXACT SCIENCES LABORATORIES, 145 E. BADGER ROAD, MADISON, WI 53713-2723
14750577	^ MEBN	Jan 24 2023 00:19:13	Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
14750578	^ MEBN	Jan 24 2023 00:19:08	Experian, P.O. Box 9701, Allen, TX 75013-9701
14750579	^ MEBN	Jan 24 2023 00:19:10	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
14750582	EDI: IRS.COM		

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Jan 23, 2023

Form ID: 309A

Total Noticed: 22

		Jan 24 2023 11:40:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14750583	EDI: PENNDEPTREV	Jan 24 2023 11:34:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14750583	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2023 00:20:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14750574	+ Email/Text: bncnotifications@pheaa.org	Jan 24 2023 00:20:00	PA HIGHER EDUCATION ASSISTANCE AGENCY, 1200 NORTH 7TH STREET, HARRISBURG, PA 17102-1444
14750585	^ MEBN	Jan 24 2023 00:19:07	TransUnion Consumer Solutions, P.O. Box 2000, Chester PA 19016-2000
14750576	+ Email/Text: Bankruptcy@wsfsbank.com	Jan 24 2023 00:20:00	WILMINGTON SAVINGS FUND SOCIETY, 500 DELAWARE AVENUE, WILMINGTON, DE 19801-1490

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2023

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: **Randi Barroso** Social Security number or ITIN: xxx-xx-5451  
First Name Middle Name Last Name EIN: --\_-----  
Debtor 2: Social Security number or ITIN: -----  
(Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
United States Bankruptcy Court: Eastern District of Pennsylvania Date case filed for chapter: 7 1/22/23  
Case number: 23-10190-mdc

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20  
\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Randi Barroso	
2. All other names used in the last 8 years	aka Randi Denise Leibowitz-Barroso	
3. Address	242 Yankee Road Lot 345 Quakertown, PA 18951	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER M.W. Gallagher Esquire 600 West Germantown Pike Suite 400 Plymouth Meeting, PA 19462	Contact phone 484-679-1488 Email: mwglaw@msn.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Randi Barroso**

Case number **23-10190-mdc**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 1/23/23
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>March 22, 2023 at 09:00 AM</b>	Location: <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/22/23</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	